

Credit Reference Bureau Data Standards Committee



Data Format

Version Number 1.1

Business Credit Data Format

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Introduction

In an effort to improve the quality of data submitted to the bureaus and to regularize the type and forms of data submitted by data providers, the Banking Supervision Department of the Bank of Ghana instituted a committee to develop a common reporting template. The committee was made up of Bank of Ghana, the licensed credit bureaus and some selected financial institutions. Draft templates from the committee were discussed with all financial institutions licensed by the Bank of Ghana.

The templates after the necessary amendments were accepted by all bureaus and financial institutions and endorsed by the Bank of Ghana for the limited purpose of data submission to the Credit Reference Bureaus. This manual describes how Data Providers should report Business Credit information on their respective customers to the Credit Bureaus. This format should be used for submitting data on all business or corporate credits.

The Credit Bureaus will accept data from the Data Providers, only in the format specified by this document. The Data Providers should read this document carefully before using the Business Credit data Format for the extraction and delivery of data.

This document assumes that the reader is familiar with the basic concepts and terms related to Business or Corporate Credit, data and information systems.

Description of the File Layout

The File layout has the description of the fields that constitute the Business Credit data Format and describes the fields that are contained in the format. The column headings are consistent throughout the document.

The following describes the column headings in this document and their purpose.

Field Name

The name assigned to each data element.

Field Type

The field type defines the data type of each field. These are:

1. **Text fields** can contain numeric or alphanumeric characters.
2. **Numeric fields** should contain whole numbers only (without separators and without decimals i.e. all decimals to be rounded to the nearest whole number).
3. **Date fields** should contain dates only and should be in YYYYMMDD format where **YYYY** is the usual Gregorian calendar, **MM** is the month of the year between 01 (January) and 12 (December), and **DD** is the day of the month between 01 and 31. Leading "0"'s are always used to pad single digit days and months e.g. 1st June 2008 should be denoted as 20080601.

No.

Sequence number assigned to each field in the format.

Field Options

Field options describe the level of requirement of the fields. These are:

1. **Mandatory:** Indicates that the data element for the relevant field name must be supplied to make the record valid. Non-submission of a mandatory data element shall render the record defective and the record will be rejected.
2. **Required Conditional:** Indicates that the data element becomes mandatory based on certain condition(s). Data Providers should refer to the Field Description column for further instructions pertaining to such fields. Non-submission of a "Required Conditionally" data element where applicable shall render the record or File defective. This will cause rejection of the record or file.

3. **If Available:** Indicates that the field is required but may be ignored if the record either does not exist in the data provider's application or does not apply for the kind of account the record is reporting. E.g. Guarantor information may not be required for certain account types and for those account types only, guarantor information may be left blank. The columns must still be defined. The "If Available" information is considered desirable since it enhances the quality and value of data being reported in the credit report, which in turn facilitates better decision making. In case the information on "If Available" fields is not available presently, Data Providers are encouraged to capture the same for the new accounts and update the existing accounts in their database as soon as practicable.

Column Header

This is the column header as required in the CSV file with Pipe Delimiter.

Field Length

This indicates the maximum permitted field length applicable for the value of a given Field. If left blank, it means that the field length is not restricted. Date fields are always 8 characters (YYYYMMDD). Fields which contain catalogue values are restricted in length.

Description

This contains special instructions to be followed with respect to a Field. Describes the field where required, and ensures that the data provider understands the field and can supply the required information. It also contains specific data options as per the data to be populated in the respective fields.

Business Rules

Business rules are instructions to be followed with respect to a Field. It also contains additional information and instructions with regards to the content of the fields.

Important Instructions

The following instructions shall be observed strictly and are crucial for data submission.

File Naming Convention

File must always conform to the following file naming convention and have a unique file name:

SRN-Reporting Date-Date file was Created-Version No-File Identifier-Submission Sequence Number

1. **SRN** – Supplier Reference Number of reporting institution as assigned by the Bank of Ghana.

2. **Reporting Date** - The Date (Period) as of which the data refers to. Must be an “as at” valid calendar date and in YYYYMMDD format.
3. **Date file was Created** - Must contain the date when the file was created/extracted/ generated from the Data Provider’s system. Must be valid calendar date and in YYYYMMDD format.
4. **Version Number** - Version number of the reporting template. (1.1 for this template)
5. **File Identifier – BUSC**, for business credit file.
6. **Submission Sequence Number** - To identify each submission in case of multiple submissions of the same format within a reporting period. Indicate 1, 2, 3... for first, second and third... submissions respectively

Example: **10118-20120130-20120205-1.1-BUSC-12.csv** will be a valid filename for an institution with SRN 10118 submitting a business credit file for the month of January 2012. The file was created with version 1.1 on the 5th of February, 2012 and this is the 12th submission within the reporting period.

Accepted File Formats

Files will be accepted in:

- CSV File Format with a Pipe Delimiter

See **Appendix XI** for instructions in producing this file format from Microsoft Excel.

Rejection of a submitted file

The submitted file will be rejected if:

- File name does not conform to the defined naming convention.
- File is not in the specified format.
- All fields are not in the same order as defined.
- Fields provided are named differently from defined.
- The first row does not contain column headers.
- There are empty rows in between rows.
- Empty columns inserted between defined columns

Rejection of a submitted record

A submitted record will be rejected if:

- Value in the fields containing the wrong field type. For e.g., if a Numeric field contains Text characters;
- Non-submission of “Required” Fields and “Conditionally Required” fields wherever applicable;
- Records that do not contain data or contain invalid data or contain data not conforming to the business rules specified for each field in the format;
- Records that contain errors in content or financial logic. E.g. :
 - a. Account closed with reason “Early Settlement by Subject” but outstanding balance still exists.
 - b. Loan against salary without employer details.
 - c. Secured loan without collateral information.
- Certain fields must have specific values cited in the catalogues included in this manual. (See appendices for catalogues)
- Monetary amounts must be expressed in whole numbers (without separators and decimals and must be rounded to the nearest whole number). Records with invalid status codes OR catalogue values will be rejected.

Rejection and Resubmission of Data

Files or records rejected by bureaus would be resubmitted by the data provider as follows;

- Resubmission of **non-financial** data such as addresses, guarantors etc. shall be done within five (5) working days from the day of rejection.
- Resubmission of **financial data** shall be done within two (2) working days from the day of rejection.
- The credit bureau shall notify the data provider within two (2) working days on receipt of the data
 - the rejected file(s) or record(s)
 - reason(s) for the rejection and
 - notify the Bank of Ghana


Additional Information

1. Monetary amounts must be expressed in whole numbers (without separators and decimals to be rounded to the nearest whole number)
2. The column headers must occupy the first line of the CSV file with a pipe delimiter.
3. No empty rows are allowed in between rows.
4. Files must not be encrypted and/or compressed as. rar, zip, arj, 7zip, gzip etc
5. No other information except for the list of fields mentioned within this documentation should be reported and Column headers must be in the same order as defined in this documentation.
6. Column headers must be named as defined in this documentation.
7. All headers must be present to constitute a valid file.
8. Headers must be laid out from left to right.
9. No empty rows are allowed.
10. Files must not be protected by passwords.
11. Do not provide summary information at the bottom of the submission. E.g. number of records
12. In case of any account number conversions the Credit Bureaus are to be notified of the change in advance by the respective institution.

Data Fields

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
1	Data	Data	Text	1	Mandatory	To be denoted by 'D'	
2	Correction Indicator	CorrectionIndicator	Text	1	Mandatory	<p>Values available:</p> <p>0 – Normal Monthly Submission</p> <p>1 – Correction Update / Replacement update</p> <p>2 – Delete Record</p> <ul style="list-style-type: none"> Only the records to be corrected should be reported with this indicator set to 1. Do not mix normal updates (value 0) with replacements updates (value 1) If Correction/Replacement Update, then submission must be prior to next reporting period. If Correction/Replacement Update 	<p>Used to replace the most recently reported update for the same reporting time period.</p> <p>Used also to inform Bureaus by Data Providers e.g. when a dispute has been resolved and the need to delete such a record which must have been wrongly reported.</p> <p>For Correction/Replacement Updates E.g. If data is reported for 01/06/2012 for Data Extraction Date 30/05/2012, and a record(field) is later found to be incorrect and needs to be resubmitted,</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						(value 1), then Reporting Date must be equal to the previously-Reported Date for matching purposes.	the Corrected/Updated record(field) must be reported using the original Reporting Date of 01/06/2012 with the corrected record(field). The Correction Indicator would be set to 1.
3	Credit Facility Account Number	FacilityAccNum	Text	25	Mandatory	Customer Credit Facility account number. Unique account number extracted from file Must contain the Credit Facility Number If the Credit Facility Number changes (merger, takeover, restructured/rescheduled) and the new Credit Facility Number are being reported for the first time, then this field should be completed with the new Credit Facility Number	<div> Right align all Account Number and Branch Codes – do not zero fill . For account number changes that affect the entire file please notify all Bureaus for effective </div> <div> <div> <div>A.N. Other Cust ID: AC2983</div> <div> <div>Car Loan (CL9368)</div> <div>Crisis Loan (XT534)</div> <div>Home Loan (LH34)</div> </div> </div> <div>change management</div> </div>
4	Customer ID	CustomerID	Text	25	Mandatory	ID that uniquely Identifies the customer within the institution	Must contain the internal Identification Code/ Customer Number assigned to the Subject

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							by the Data Provider.
							<div> <div>A.N. Other Cust ID: AC2983</div> <div>  <div> <div>Car Loan (CL9368)</div> <div>Crisis Loan (XT5362)</div> <div>Home Loan (LH342)</div> </div> </div> </div>
5	Branch Code	BranchCode	Text	15	If Available	To allow reporting by supplier at branch level. This field needs to be supplied if it makes the account, sub account and branch code unique within the bank	For account number changes that affect the entire file please notify all Bureaus for effective change management. Format as text if there are leading zeros
6	Business Registration Number	BusRegNum	Text	20	Mandatory	Field can be alphanumeric	If registration number is not populated, record will be rejected
7	Previous Registration Number	PrevRegNum	Text	20	If Available	If applicable	Field can be alphanumeric
8	Tax Identification Number	TINum	Text	20	Mandatory		Field can be alphanumeric
9	Sector Industry Code	SectorIndCode	Text	3	If Available	See Appendix VIII for	E.g. Tourism,

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						catalogue values	
10	Sub Sector Industry Code	SubSecIndCode	Text	3	Mandatory	See Appendix VIII for catalogue values	E.g. Hotels See appendix for catalogue values
11	Business Type	BusType	Text	3	Mandatory	Refer to Appendix VII for applicable codes	E.g. Limited liability, Limited by guarantee, partnership, Sole proprietorship, etc.
12	Date of Registration/Incorporation	RegistrationDate	Date	8	Mandatory	Format CCYYMMDD.	Date cannot be in the future
13	Date of Commencement	CommencementDate	Date	8	Mandatory	Format CCYYMMDD.	Date cannot be in the future
14	Business Name	BusinessName	Text	50	Mandatory	Must be the business name.	Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted Company names must comprise of at least two characters
15	Trading Name	TradingName	Text	50	If Available	Must be supplied if it is different from business	Only A - Z, apostrophe or Hyphen. Use of embedded spaces

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						name.	permitted Company names must comprise of at least two characters
16	Account Turnover Currency	TurnoverCurrency	Text	3	Mandatory	International Standard Currency Abbreviation accepted See Appendix XII	Example; GHS, EUR, USD
17	Account Turnover Amount	TurnoverAmount	Numeric	15	Mandatory		
18	Previous Business Name	PrevBusName	Text	50	If Available	To be supplied if business name has changed	Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted Company names must comprise of at least two characters
19	Proof of Address Type	ProofOfAddType	Text	3	If Available	WAT – Water Bill ELE – Electricity Bill	Abbreviated Form Accepted only.
20	Proof of Address Number	ProofOfAddNum	Text	15	Required Conditional	Required if Proof of Address Type is provided	Provide the bill or meter number of the Proof of Address type
21	Current Business Location Address Line 1	CurLocAdd1	Text	100	Mandatory	Current business Location address must be supplied	PLEASE REFER TO APPENDIX XII FOR GUIDELINES.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
22	Current Business Location Address Line 2	CurLocAdd2	Text	50	If Available	Current business Location address must be supplied	
23	Current Business Location Address Line 3	CurLocAdd3	Text	50	If Available	Current business Location address must be supplied	
24	Current Business Location Address Line 4	CurLocAdd4	Text	50	If Available	Current business Location address must be supplied	
25	Postal Code of Current Business Location Address	CurLocAddrPostalCode	Text	15	If Available		
26	Current Business Postal Address Line 1	PostAddrLine1	Text	100	Mandatory	Postal Address must be supplied	PLEASE REFER TO APPENDIX XII FOR GUIDELINES.
27	Current Business Postal Address Line 2	PostAddrLine2	Text	50	If Available	Postal Address must be supplied	
28	Current Business Postal Address Line 3	PostAddrLine3	Text	50	If Available	Postal Address must be supplied	
29	Current Business Postal Address Line 4	PostAddrLine4	Text	50	If Available	Postal Address must be supplied	
30	Postal Code of	PostalAddPostCode	Text	15	If Available		

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
	Postal Address						
31	Website Address	WebsiteAdd	Text	100	If Available		
32	Email Address	EmailAddress	Text	150	If Available		
33	Office Telephone 1	OfficeTel1	Text	30	Mandatory	Contact numbers should be supplied.	Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
34	Office Telephone 2	OfficeTel2	Text	30	If Available	Contact numbers should be supplied.	Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
35	Office Fax Number	OfficeFaxNum	Text	30	If Available	Contact numbers should be supplied.	Right justify If field is blank, system must not populate fields with zeros. Records will be

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							rejected if first four characters are zeros Dialling Code must be combined with the telephone Number.
36	Old Customer ID	OldCustomerID	Text	25	If Available		
37	Old Account Number	OldAccountNum	Text	25	If Available	To be Used for Account Conversion	
38	Old Supplier Reference Number	OldSRN	Text	5	If Available		Supplier Reference Number must be obtained from Previous supplier or contact bureau
39	Old Branch Code	OldBranchCode	Text	15	If Available		
40	Credit Facility Type Code	CreditFacilityType	Text	3	Mandatory	Contains the account type code that Identifies the account classification. Refer to Appendix I	Must contain the Credit Facility Type Code pertaining to the Credit Facility Type availed by the Subject. The Data Provider should map their Credit Facility Products to the catalogue codes mentioned in this list and

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							report to the Credit Bureau.
41	Purpose of Credit Facility	PurposeOfFacility	Text	3	Mandatory	Refer to Appendix IV for appropriate codes	Must contain the Purpose for which the credit facility has been granted. Applicable codes only
42	Term of Facility (Duration)	FacilityTerm	Numeric	3	Mandatory	Contains the duration of the credit extended. Should be provided in months.	
43	Deferred Payment Start Date	DefPaymentStartDate	Date	8	If Available	Format YYYYMMDD. Report the date the first payment is due for deferred or balloon loans. This date should be reported when Repayment Frequency indicates 'deferred' or 'balloon'. Where start repayment dates agreed upon at time	Deferred Date must be in the future. Date on which first payment is due, if payment is for monthly accounts then this date need not be resupplied If payment isn't monthly i.e. annual then next due date should be inserted

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						of sale differs from Normal payment structure. E.g. Payment date may begin 3 months after initial transaction.	
44	Amount Currency	AmountCurrency	Text	3	Mandatory	Currency limited to Abbreviated International Format See Appendix XII	Example; GHS, USD, EUR, GBP
45	Original Loan Amount/Credit Limit	FacilityAmount	Numeric	15	Mandatory	Line Of Credit = highest balance ever attained Loan = Original amount of the loan Mortgage = Original amount of the loan excluding interest payments Open = Highest balance ever attained Revolving = Highest balance ever attained	Must contain the amount of loan / limit sanctioned as on the Reporting Date. For Credit Cards, this field must contain the Primary Card Credit Limit as sanctioned by the Data Provider. For Overdrafts, this field must contain the Overdraft limit. For Overdrafts tied to a Current Account, if the

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							<p>banks are able to identify each of the OD facilities separately with a unique credit facility number, each of the OD limit must be reported separately and this field must contain the OD limit that was approved or sanctioned.</p> <p>In case banks are not able to distinguish the multiple OD facility sanctioned under a Current Account, the field must contain the Total limits of all active ODs. It includes all Permanent ODs and any Temporary ODs under that current account.</p>
46	Disbursement Date	DisbursementDate	Date	8	Mandatory	<p>Format YYYYMMDD</p> <p>Effective or actual date for which the facility was opened or money drawn-</p>	Must contain the date on which Data Provider sanctioned the credit facility/ loan to the Subject.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						down/disbursed	<p>For Credit Cards, this is the date when the card becomes active.</p> <p>For Overdrafts tied to a Current Account, if the banks are able to identify each of the OD facilities separately in their Core Banking Solution with a unique credit facility number, each of the OD approved date must be reported separately and this field must contain the date on which each of the OD limit was approved or activated.</p> <p>In case banks are not able to distinguish the multiple OD facility sanctioned under a Current Account, the approval date of the very first active OD will appear here. (principally, it is the</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							oldest approved date out of all active ODs)
47	Disbursement Amount	DisbursementAmt	Numeric	15	Mandatory	Must contain the amount that has been disbursed out of the sanctioned amount/ limit.	
48	Maturity Date	MaturityDate	Date	8	Mandatory	<p>Format YYYYMMDD</p> <p>Must contain the expected maturity/expiry date.</p>	<p>Must contain the expected maturity/expiry date. Must contain the proposed date of closure (as at the time of sanctioning) of Credit Facility.</p> <p>For Credit Cards the Expiry Date of the Primary Credit Card must be reported.</p> <p>For Overdrafts tied to a Current Account, if the banks are able to identify each of the OD facilities separately with a unique credit facility number, this field must contain the end date or the</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							<p>review date of each individual OD.</p> <p>In case banks are not able to distinguish multiple OD facilities sanctioned under a Current Account, the field must contain the latest end date or review date of available OD facilities.</p> <p>The Data Providers can leave this column blank in case of temporary ODs where the end date is not captured.</p>
49	Scheduled Instalment Amount	SchdInstalAmount	Numeric	15	Required Conditional	<p>Required for all "Repayment Frequency Codes" other than</p> <p>'18' – Bullet '19' - Demand '21' - Balloon</p>	<p>Must contain the next Instalment amount due for payment by the Subject to the Data Provider for the repayment of the Credit Facility.</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						<p>Report amount of the scheduled monthly payment</p> <p>Line of Credit = minimum amount due based on balance, not including any amounts past due</p> <p>Loan = Regular monthly payment</p> <p>Mortgage = Regular monthly payment including the principal, interest</p> <p>Open = zero fill</p> <p>Revolving = minimum amount due based on balance, not including any amounts past due</p>	For settled and matured loans, this field should be reported zero.
50	Repayment Frequency	RepaymentFreq	Text	2	Mandatory	See Appendix X for appropriate codes	Regardless of repayment frequency records must be submitted monthly contractual repayment period.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
51	Actual / Last Repayment Amount	LastPaymentAmount	Numeric	15	Mandatory	<p>Report the monthly payment actually received for this reporting period</p> <p>If multiple payments are made during the reporting period, the total amount should be reported.</p>	<p>Must contain the amount last paid by the Subject towards the Credit Facility granted by the Data Provider.</p> <p>The Data Providers must start reporting this data when the first instalment amount has been paid by the subject.</p> <p>This amount must be zero or positive and should be reported in Ghana Cedis only.</p> <p>If the Credit Facility is sanctioned in a foreign currency, the equivalent amount in local currency should be reported in this field.</p>
52	Last Payment Date	LastPaymentDate	Date	8	Required Conditional	<p>Required if Last Payment Amount is greater than "0"</p> <p>Format YYYYMMDD</p>	<p>Must contain the most recent date on which a payment was made on the Credit Facility availed</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Report the date of the most recent consumer payment	by the Subject.
53	Next Instalment Payment Due Date	NextPaymentDate	Date	8	Required Conditional	<p>Required for all "Repayment Frequency Codes" other than</p> <p>'18' – Bullet '19'- Demand '21'- Balloon</p> <p>Required for instalment facilities</p> <p>Format YYYYMMDD</p>	<p>Cannot be in the past</p> <p>Date when the next Instalment is scheduled for payment by the Subject to the Data Provider for the repayment of the Credit Facility.</p>
54	Current Balance	CurBal	Numeric	15	Mandatory	<p>Provide outstanding or credit balance of the facility</p> <p>No sign (+/-) is allowed.</p>	<p>If charges (interest, etc.) are included on balance overdue the Current Balance must also be increased to reflect these charges.</p> <p>Must contain the entire Principal amount of facility outstanding as of the Reporting date.</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							<p>For Closed Credit Facilities, the field should be reported as '0'.</p> <p>For Credit Cards and Overdrafts the data provider should report the Principal portion of the "Used" amount as the Current Balance.</p>
55	Current Balance Indicator	CurBalIndicator	Text	1	Mandatory	D = Debit C = Credit	<p>Account in Credit - Credit balances supplied will not be added to the summary blocks by the Bureaus.</p> <p>If Account has a 0 balance then this field must be set to a D</p>
56	Asset Classification	AssetClassification	Text	1	If Available	A – Current B – Olem C – Substandard D – Doubtful E – Loss	Provide the Bank of Ghana Classification of loans and advances.
57	Amount In Arrears	AmountInArrears	Numeric	15	Mandatory	Will reflect the balance of cumulative missed payments	Only debit balances to be supplied here. Field must be populated with an

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						<p>Report the amount past due. This field can include late charges and fees.</p> <p>DO NOT INCLUDE CURRENT AMOUNT DUE IN THIS FIELD</p> <p>If the Account Status is “Current”, then this field should be ZERO</p>	<p>overdue balance if “No Of days in Arrears” is populated or status code is populated. If account is paid up or settled in full, then value must be set to “0”</p> <p>Must contain total overdue amount as of the Reporting Date.</p> <p>If the Number of Days in Arrears is equal to ‘0’, then Data Provider should report the Amount in Arrears as ‘0’.</p> <p>If Number of Days in Arrears is reported as being greater than zero, then Amount in Arrears must also be greater than zero.</p>
58	Arrears Start Date	ArrearsStartDate	Date	8	If Available	Format YYYYMMDD	Date from which the Subject misses to repay the instalment/ payment due towards the Credit

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							<p>Facility. Data Provider should report the date from which the "Amount in Arrears" is calculated for the Credit Facility.</p> <p>If Amount in Arrears is reported as greater than 0, then this field must be reported.</p>
59	No of Days In Arrears	NDIA	Numeric	3	Mandatory	<p>Total number of days that the instalment is in arrears.</p> <p>Must contain the NDIA as of the Reporting Date. Computed as the difference between "Arrears Start Date" and the "Reporting Date". If NDIA value is greater than '999', the field should be reported as '999'.</p>	<p>Accurate number of days to be supplied here. If days in arrears field are populated, Amount Overdue must have a debit balance. No of days in Arrears cannot be greater than the number of months account has been opened.</p> <p>NDIA are dependent on the date of last payment and the overdue balance.</p>

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						<p>If there is no NDIA, then the field should be reported as '0'.</p> <p>If Amount Overdue is reported greater than zero, then NDIA must be greater than zero.</p>	
60	Payment History Profile	PaymentHistoryProfile	Text	1	If Available	<p>The Payment History Profile is intended to be used to report monthly payment pattern, regardless of the Frequency Term.</p> <p>See Appendix IX for applicable codes</p>	The Payment History Profile contains a code that properly identifies whether the account is current or past due within the activity period being reported.
61	Amount Overdue 1-30 Days	AmtOverdue1to30days	Numeric	15	If Available	Overdue amount in the indicated interval	
62	Amount Overdue 31-60 Days	AmtOverdue31to60days	Numeric	15	If Available	Overdue amount in the indicated interval	
63	Amount Overdue 61-90 Days	AmtOverdue11to90days	Numeric	15	If Available	Overdue amount in the indicated interval	
64	Amount Overdue 91-120 Days	AmtOverdue91to120day	Numeric	15	If Available	Overdue amount in the	

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
		s				indicated interval	
65	Amount Overdue 121-150 Days	AmtOverdue121to150days	Numeric	15	If Available	Overdue amount in the indicated interval	
66	Amount Overdue 151-180 Days	AmtOverdue151to180days	Numeric	15	If Available	Overdue amount in the indicated interval	
67	Amount Overdue 181 Days or More	AmtOverdue181orMore	Numeric	15	If Available	Overdue amount in the indicated interval	
68	Legal Flag	LegalFlag	Text	3	If Available	101 – No 102 – Yes Report “102” if any of the following events have occurred: CASE FILED PARATE ACTION TRIAL IN PROGRESS SETTLEMENT ARRIVED ORDER ISSUED CASE DISMISSED OUT OF COURT SETTLEMENT PENDING APPEAL CASE WITHDRAWN	A legal flag is necessary to inform bureaus of any dispute, litigation etc. against any facility. This in addition to the code can be very informative on a credit report. IT can also check as an internal control to ensure that bureaus follow up with data providers as per whatever issues may be regarding that particular facility. This field is different from Account Status Field.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
69	Credit Facility Status Code	FacilityStatusCode	Text	3	Mandatory	See Appendix III for applicable codes Indicate the status of account that currently Identifies the current condition of the account	Must contain the current status of the Credit Facility as of the Reporting Date.
70	Facility Status Date	FacilityStatusDate	Date	8	Mandatory	Format YYYYMMDD Date associated with Credit facility status code reported	If Credit Facility Status Code field 68 is populated then Status Date field is mandatory
71	Facility Closed Date	ClosedDate	Date	8	Required Conditional	Required if Facility Status Code is "Paid off" or "Closed" Format YYYYMMDD Contains the date the account was closed or paid	LENDERS TO RUN SEPARATE MONTH END REPORTS AND SUBMIT Must contain the date on which the Data Provider or Subject closed the Credit Facility. This field must be reported only when the Credit Facility Status is

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							reported as 'Closed'.
72	Reason For Closure	ClosureReason	Text	3	Required Conditional	<p>Required if Facility Status Code is "Paid off" or "Closed"</p> <p>See Appendix V for applicable codes</p>	<p>Must contain the reason for the closure of the Credit Facility being reported.</p> <p>This field must be reported only when the Credit Facility Status is reported as 'Closed'.</p>
73	Written-off Amount	WrittenOffAmt	Numeric	15	Required Conditional	To be provided if account status is "Written off".	Must contain the amount that has been written off, in relation to the Credit Facility being reported.
74	Reason For Amount Written Off	ReasonForWrittenOff	Text	1	Required Conditional	<p>To be Provide if "Written off Amount" is provided</p> <p>A- Part Settlement B - Death C - Unable to locate D - Government Concession E - Bankruptcy F - Others</p>	Must contain the reason for which the Data Provider has written off a part or the entire Credit Facility balance.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
75	Date Restructured	DateRestructured	Date	8	Required Conditional	Applicable ONLY to Restructured Loans	<p>Must contain the date on which the credit facility being reported was restructured/ rescheduled.</p> <p>In case the Data Provider closes the existing Credit Facility and opens a new Credit Facility, because of rescheduling/ re-structuring, this field need not be reported.</p>
76	Reason For Restructured Code	ReasonForRestructure	Text	1	Required Conditional	<p>Required if Facility is restructured</p> <p>Reasons:</p> <p>T - Request for top ups E - Irregular repayments L - Loss of job D - Business down turn F - Force majeure C - Other</p>	<p>Use applicable codes</p> <p>Must contain the reason for which the Credit Facility being reported was restructured/rescheduled.</p>
77	Credit Facility Collateralised Indicator	CreditCollateralInd	Text	3	Mandatory	<p>101 – Yes 102 – No</p>	Must contain the security coverage flag to indicate if the credit facility being reported

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							is secured or not.
78	Type of Security	SecurityType	Text	3	Required Conditional	See Appendix VI for appropriate codes. Required if Credit Facility Collateralised Indicator, Field 77 is "101"	Must contain the Type of Security that is pledged by the Borrower to the Data Provider towards the Credit Facility.
79	Nature of Charge	NatureOfCharge	Text	1	Required Conditional	A – Fixed B – Float Required if Credit Facility Collateralised Indicator, Field 77 is "101"	Contains the relevant code to indicate the Nature of Charge of the bank on the security provided for the credit facility being reported.
80	Latest Value of Security	SecurityValue	Numeric	15	Required Conditional	Must contain the Estimated/ Market Value of the Collateral/ Security provided against the Credit Facility as per the last review.	Required if Credit Facility Collateralised Indicator, Field 77 is "101"
81	Collateral Registry Reference Number of Security	CollRegRefNum	Text	15	Required Conditional	Required if Credit Facility Collateralised Indicator, Field 77 is "101"	Must contain the Internal Reference Number of the Security as maintained by the Data Provider.
82	Special Comments Code	SpecialCommentsCode	Text	3	If Available	Reserved for special comments. See Appendix II catalogue for codes.	

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
83	Nature of Relationship/Guarantor 1	NatureOfGuarantor1	Text	3	Mandatory	101 -Individual Guarantor 102 -Commercial Entity Guarantor 103 – Individual Relationship	Submit information on related individuals (Proprietor, Partner, Shareholder, Directors, etc.,) or business entities (Holding Company, Subsidiaries, Joint Ventures, etc.,) of the commercial borrowers.
84	Name of Commercial Relationship/Guarantor	NameOfComGuarantor1	Text	30	Required Conditional	Required if Nature of Relationship /Guarantor 1 is “102”	
85	Business Registration Number of Commercial Relationship/Guarantor	BusRegOfGuarantor1	Text	20	Required Conditional	Required if Nature of Relationship /Guarantor 1 is “102”	
86	Relationship / Guarantor 1 Surname	G1Surname	Text	60	Required Conditional	Required if Nature of Relationship /Guarantor 1 is “101” or “103” Must be the Guarantor’s surname.	• Only A - Z, apostrophe or Hyphen.
87	Relationship / Guarantor 1 First Name	G1FirstName	Text	60	Required Conditional	Full First Name is preferred; at least one initial is required	Use one Name or initial per field Only A - Z, apostrophe or Hyphen.

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Required if Nature of Relationship /Guarantor 1 is "101" or "103"	Use of embedded spaces permitted for forenames such as "Sue Ann"
88	Relationship / Guarantor 1 Middle Names	G1MiddleNames	Text	60	If Available		Other Name 2 or Initial 2; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
89	Relationship / Guarantor 1 National ID Number	G1NatID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 1 is provided.	At least one of G1NatID, G1VotID, G1DrivLic or G1PassNum must be supplied if G1Surname is provided
90	Relationship / Guarantor 1 Voters ID Number	G1VotID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 1 is provided.	At least one of G1NatID, G1VotID, G1DrivLic or G1PassNum must be supplied if G1Surname is provided
91	Relationship / Guarantor 1 Drivers License Number	G1DrivLic	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 1 is provided.	At least one of G1NatID, G1VotID, G1DrivLic or G1PassNum must be supplied if G1Surname is provided

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
92	Relationship / Guarantor 1 Passport Number	G1PassNum	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 1 is provided.	At least one of G1NatID, G1VotID, G1DrivLic or G1PassNum must be supplied if G1Surname is provided
93	Relationship / Guarantor 1 Social Security Number	G1SSN	Text	20	If Available		For Credit Agreements that are conducted the consumers ID Number / Passport Number / Voter's ID Number / Driver's License Number / Social Security Number and date of birth must be submitted.
94	Relationship / Guarantor 1 Gender	G1Gender	Text	1	Required Conditional	Must be supplied if G1Surname is provided 'M' or 'F'	'M'- Male or 'F'-Female only Must be supplied if G1Surname is provided
95	Relationship / Guarantor 1 Date of Birth	G1DOB	Date	8	Required Conditional	Must be supplied if G1Surname is provided Format YYYYMMDD	Date cannot be in the future Minors (< 18 yrs. old) will be reported Date must be a valid Date This field is applicable only when Related Entity

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							Type is '001 – Individual'.
96	Relationship / Guarantor 1 Address Line 1	G1Add1	Text	100	If Available		
97	Relationship / Guarantor 1 Address Line 2	G1Add2	Text	50	If Available		
98	Relationship / Guarantor 1 Address Line 3	G1Add3	Text	50	If Available		
99	Relationship / Guarantor 1 Home Telephone	G1HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
100	Relationship / Guarantor 1 Work Telephone	G1WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							combined with telephone number.
101	Relationship / Guarantor 1 Mobile Telephone	G1Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
102	Nature of Relationship / Guarantor 2	NatureOfGuarantor2	Text	3	If Available	101 -Individual Guarantor 102 -Commercial Entity Guarantor 103 – Individual Relationship	Submit information on related individuals or guarantors (Proprietor, Partner, Shareholder, Directors, etc.,) or business entity guarantor (Holding Company, Subsidiaries, Joint Ventures, etc.,) of the commercial borrowers
103	Name of Commercial Relationship / Guarantor 2	NameOfComGuarantor2	Text	30	Required Conditional	Required if Nature of Relationship/Guarantor 2 is "102"	

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
104	Business Registration Number of Commercial Relationship / Guarantor 2	BusRegOfGuarantor2	Text	20	Required Conditional	Required if Nature of Relationship/Guarantor 2 is "102"	
105	Relationship / Guarantor 2 Surname	G2Surname	Text	60	Required Conditional	Required if Nature of Relationship/Guarantor2 is " 101 " or " 103 " Must be the Guarantor's surname.	• Only A - Z, apostrophe or Hyphen.
106	Guarantor 2 First Name	G2FirstName	Text	60	Required Conditional	Required if Nature of Relationship/Guarantor2 is " 101 " or " 103 " Full First Name is preferred; at least one initial is required	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
107	Relationship / Guarantor 2 Middle Names	G2MiddleNames	Text	60	If Available		Other Name 2 or Initial 2; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
108	Relationship / Guarantor 2 National ID Number	G2NatID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 2 is provided.	At least one of G2NatID, G2VotID, G2DrivLic or G2PassNum must be supplied if G2Surname is provided
109	Relationship / Guarantor 2 Voters ID Number	G2VotID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 2 is provided.	At least one of G2NatID, G2VotID, G2DrivLic or G2PassNum must be supplied if G2Surname is provided
110	Relationship / Guarantor 2 Drivers Licence Number	G2DrivLic	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 2 is provided.	At least one of G2NatID, G2VotID, G2DrivLic or G2PassNum must be supplied if G2Surname is provided
111	Relationship / Guarantor 2 Passport Number	G2PassNum	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 2 is provided.	At least one of G2NatID, G2VotID, G2DrivLic or G2PassNum must be supplied if G2Surname is provided
112	Relationship / Guarantor 2 Social Security	G2SSN	Text	20	If Available		

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
	Number						
113	Relationship / Guarantor 2 Gender	G2Gender	Text	1	Required Conditional	Must be supplied if G2Surname is provided	"M" or "F" only
114	Relationship / Guarantor 2 Date of Birth	G2DOB	Date	8	Required Conditional	Format YYYYMMDD Must be supplied if G2Surname is provided	Date cannot be in the future Minors (< 18 yrs. old) will be reported Date must be a valid Date
115	Relationship / Guarantor 2 Address Line 1	G2Add1	Text	100	If Available		
116	Relationship / Guarantor 2 Address Line 2	G2Add2	Text	50	If Available		
117	Relationship / Guarantor 2 Address Line 3	G2Add3	Text	50	If Available		
118	Relationship / Guarantor 2 Home Telephone	G2HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							characters are zeros. Dialling code must be combined with telephone number.
119	Relationship / Guarantor 2 Work Telephone	G2WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
120	Relationship / Guarantor 2 Mobile Telephone	G2Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
121	Nature of Relationship / Guarantor3	NatureOfGuarantor3	Text	3	If Available	101 -Individual Guarantor 102 -Commercial Entity	Submit information on related individuals or guarantors (Proprietor, Partner, Shareholder,

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Guarantor 103 – Individual Relationship	Directors, etc.,) or business entity guarantor (Holding Company, Subsidiaries, Joint Ventures, etc.,) of the commercial borrowers.
122	Name of Commercial Relationship / Guarantor 3	NameOfComGuarantor3	Text	30	Required Conditional	Required if Nature of Relationship/Guarantor3 is “102”	
123	Business Registration Number of Commercial Relationship / Guarantor3	BusRegOfGuarantor3	Text	20	Required Conditional	Required if Nature of Relationship/Guarantor3 is “102”	
124	Relationship / Guarantor 3 Surname	G3Surname	Text	60	Required Conditional	Required if Nature of Relationship/Guarantor2 is “ 101 ” or “ 103 ” Must be the Guarantor’s surname.	Only A - Z, apostrophe or Hyphen.
125	Guarantor 3 First Name	G3FirstName	Text	60	Required Conditional	Full First Name is preferred; at least one initial is required Required if Nature of	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Relationship/Guarantor3 is "101" or "103"	such as "Sue Ann"
126	Relationship / Guarantor 3 Middle Names	G3MiddleNames	Text	60	If Available		Other Name 2 or Initial 2; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
127	Relationship / Guarantor 3 National ID Number	G3NatID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 3 is provided.	
128	Relationship / Guarantor 3 Voters ID Number	G3VotID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 3 is provided.	
129	Relationship / Guarantor 3 Drivers Licence Number	G3DrivLic	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 3 is provided.	
130	Relationship / Guarantor 3 Passport Number	G3PassNum	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 3 is provided.	
131	Relationship /	G3SSN	Text	20	If Available		

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
	Guarantor 3 Social Security Number						
132	Relationship / Guarantor 3 Gender	G3Gender	Text	1	Required Conditional	Must be supplied if G3Surname is provided M – Male F - Female	“M” or “F” only
133	Relationship / Guarantor 3 Date Of Birth	G3DOB	Date	8	Required Conditional	Must be supplied if G3Surname is provided Format YYYYMMDD	Date cannot be in the future Minors (< 18 yrs old) will be reported Date must be a valid Date
134	Relationship / Guarantor 3 Address Line 1	G3Add1	Text	100	If Available		
135	Relationship / Guarantor 3 Address Line 2	G3Add2	Text	50	If Available		
136	Relationship / Guarantor 3 Address Line 3	G3Add3	Text	50	If Available		
137	Relationship / Guarantor 3 Home Telephone	G3HomeTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
							rejected if first four characters are zeros. Dialling code must be combined with telephone number.
138	Relationship / Guarantor 3 Work Telephone	G3WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
139	Relationship / Guarantor 3 Mobile Telephone	G3Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
140	Nature of Relationship / Guarantor4	NatureOfGuarantor4	Text	3	If Available	101 -Individual Guarantor 102 -Commercial Entity	Submit information on related individuals or guarantors (Proprietor,

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Guarantor 103 – Individual Relationship	Partner, Shareholder, Directors, etc.,) or business entity guarantor (Holding Company, Subsidiaries, Joint Ventures, etc.,) of the commercial borrowers
141	Name of Commercial Relationship / Guarantor4	NameOfComGuarantor4	Text	30	Required Conditional	Required if Nature of Relationship/Guarantor4 is “102”	
142	Business Registration Number of Commercial Relationship / Guarantor4	BusRegOfGuarantor4	Text	20	Required Conditional	Required if Nature of Relationship/Guarantor4 is “102”	
143	Relationship / Guarantor 4 Surname	G4Surname	Text	60	Required Conditional	Required if Nature of Relationship/Guarantor2 is “101” or “103” Must be the Guarantor’s surname.	Only A - Z, apostrophe or Hyphen.
144	Relationship / Guarantor 4 First Name	G4FirstName	Text	60	Required Conditional	Required if Nature of Relationship/Guarantor2 is “101” or “103”	Use one Name or initial per field Only A - Z, apostrophe or Hyphen. Use of embedded spaces

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
						Full First Name is preferred; at least one initial is required	permitted for forenames such as "Sue Ann"
145	Relationship / Guarantor 4 Middle Names	G4MiddleNames	Text	60	If Available		Other Name 2 or Initial 2; Only A - Z, apostrophe or Hyphen. Use of embedded spaces permitted for forenames such as "Sue Ann"
146	Relationship / Guarantor 4 National ID Number	G4NatID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 4 is provided.	
147	Relationship / Guarantor 4 Voters ID Number	G4VotID	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 4 is provided.	
148	Relationship / Guarantor 4 Drivers Licence Number	G4DrivLic	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 4 is provided.	
149	Relationship / Guarantor 4 Passport Number	G4PassNum	Text	20	Required Conditional	Provide at least one ID if Relationship/Guarantor 4 is provided.	

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
150	Guarantor 4 Social Security Number	G4SSN	Text	20	If Available		
151	Relationship / Guarantor 4 Gender	G4Gender	Text	1	Required Conditional	Must be supplied if G4Surname is provided M – Male F - Female	“M” or “F” only
152	Relationship / Guarantor 4 Date Of Birth	G4DOB	Date	8	Required Conditional	Must be supplied if G4Surname is provided Format YYYYMMDD	Date cannot be in the future Minors (< 18 yrs old) will be reported Date must be a valid Date
153	Relationship / Guarantor 4 Address Line 1	G4Add1	Text	100	If Available		
154	Relationship / Guarantor 4 Address Line 2	G4Add2	Text	50	If Available		
155	Relationship / Guarantor 4 Address Line 3	G4Add3	Text	50	If Available		
156	Relationship / Guarantor 4	G4HomeTel	Text	30	If Available		Right justify If field is blank, system must not

No.	Field Name Description	Field Name	Field Type	Field Length	Field Options	Field Description	Additional Business Rules
	Home Telephone						populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
157	Relationship / Guarantor 4 Work Telephone	G4WorkTel	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.
158	Relationship / Guarantor 4 Mobile Telephone	G4Mobile	Text	30	If Available		Right justify If field is blank, system must not populate fields with zeros. Records will be rejected if first four characters are zeros. Dialling code must be combined with telephone number.

Appendixes

Appendix I

Credit Facility Type Code

CREDIT FACILITY TYPE CODE	
Code	Catalogue Value
101	Agriculture Facility
102	Auto Loan
103	Bank Guarantee
104	Bills Discounted
105	Corporate Credit Card
108	Hire Purchase
109	Housing Loan
110	Leasing
111	Letter of Credit
112	Loan against Bank Deposit
116	Loan against Shares and Securities
118	Mortgage
119	Non-secured Loans
120	Other Secured Loans
121	Overdraft
124	Property Loan
126	Term Loans
129	Others

Appendix II

Special Comments Codes

SPECIAL COMMENTS CODES	
Code	Catalogue Value
101	Paid by Co-maker
102	Loan assumed by another party
103	Account closed at credit grantor's request
104	Accounts transferred to another lender
105	Adjustment pending
106	Paying under a partial payment agreement

SPECIAL COMMENTS CODES	
Code	Catalogue Value
107	Purchased by another lender
109	Credit Line suspended
110	Account closed due to refinance
111	Account closed due to Transfer
112	Account paid in full for less than the full balance
113	First payment never received
114	Account paid from collateral
115	Principal deferred/Interest payment only

Appendix III

Credit Facility Status Code

CREDIT FACILITY STATUS CODE			
Code	Catalogue value	Definition	Comments
A	Open/Active	Account is active (current)	
C	Closed	Account fully paid and has been closed	When an account is closed fields 80 and 82 must be submitted as zeros
D	Disputed	Payment Profile record will not be viewable until the status code is removed or changed.	The record should be kept up to date for the duration of the dispute
E	Terms Extended	Repayment terms have been extended.	
L	Handed Over/Legal	Account handed over to attorney or collection agency for recovery	
N	Loan against Policy	Loan granted against outstanding value of Policy.	
P	Paid Up	Account paid up but can become active again in the future.	This status code may be repeated it should be noted that the status date should also be changed accordingly.
T	Early Settlement	Loan settled early by Customer	
G	Charge-off		
Z	Deceased	Notification received that consumer is deceased	
R	Restructured/Rescheduled		

CREDIT FACILITY STATUS CODE			
Code	Catalogue value	Definition	Comments
B	Approved, but not disbursed		
W	Written Off	Account written off as a bad debt due to non-payment	The amount written off at the time must be represented in the amount overdue and current balance field

Appendix IV

Purpose of Credit Facility

PURPOSE OF CREDIT FACILITY		
Code	Catalogue Value	Definition
A	Crisis Loan	Loan granted to overcome client cash flow problems during unforeseen circumstances
B	Home Loans	New property acquisition or upgrades to existing property
C	Other Asset acquisition financing	Financing of fixed or moveable asset other than property
D	Project Finance	
E	Capital finance	
F	Equipment and Machinery Finance	
G	Working capital finance	
H	Subscription finance	
J	Finance for Trading in securities	
K	Consolidation Loan	A loan resulting from the Debt Consolidation
L	Other	A loan other than the ones stipulated above.

Appendix V

Reason for Closure Code

REASON FOR CLOSURE CODE	
Code	Catalogue Value
A	By Credit Grantor without prejudice to the Subject
B	Balance Transfer
D	End of Credit Facility Tenure
E	Merger of Credit Facility
F	Early Settlement by Subject
G	By Court Order
H	Lost Cards/Compromised Cards

REASON FOR CLOSURE CODE	
Code	Catalogue Value
J	Bankruptcy
K	Restructured/ Rescheduled

Appendix VI

Type of Security

TYPE OF SECURITY	
Code	Catalogue Value
A	Land
B	Shares
C	Government Bonds/Securities
D	Building
E	Cash/ Fixed Deposit
F	Bank Guarantee
G	Salary Assignment
H	Terminal Benefits Assignment
J	Bullions
L	Vehicles
M	Corporate Guarantee
N	Individual Guarantee
P	Government Guarantee
Q	Others

Appendix VII

Business Type

BUSINESS TYPE	
Code	Catalogue Value
A	Sole Proprietorship
B	Limited Partnership
C	Company Limited By Shares
D	Company Limited By Guarantee
E	Unlimited Company
F	Cooperative
G	Foreign / External Company
H	Consultancy Firms / Professional Bodies
J	Social Organization
K	International Organizations

BUSINESS TYPE	
Code	Catalogue Value
L	NGO

Appendix VIII

Industry Codes

Sector Industry Codes		Sub Sector Industry Code	
Catalogue Code	Catalogue Value	Catalogue Code	Catalogue Value
10	AGRICULTURE FORESTRY & FISHING	101	Cocoa Production
		102	Livestock Breeding
		103	Poultry Farming
		104	Other Agriculture
		105	Forestry
		106	Logging
		107	Fishing
20	MINING & QUARRYING	201	Bauxite
		202	Diamonds
		203	Gold
		204	Manganese
		205	Quarrying
		206	Other Mining Activity
30	MANUFACTURING	301	Food, Drink & Tobacco
		302	Textiles, Clothing & Footwear
		303	Sawmilling & Wood Processing
		304	Paper pulp & Paper products
		305	Chemicals and Fertilizers
		306	Iron and Steel
		307	Boat/Ship Building and repairs
		308	Manufacturing of Motor Vehicles
		309	Other Unclassified
40	CONSTRUCTION	401	Construction & Works
		402	Building Construction
50	ELECTRICITY, GAS & WATER	501	Electric light & Power
		502	Gas Manufacture & Distribution
		503	Water Supply
60	COMMERCE & FINANCE	601	Motor Vehicle Import & Declaration
		602	Machinery & Heavy equipment
		603	Other Import Items

Sector Industry Codes		Sub Sector Industry Code	
Catalogue Code	Catalogue Value	Catalogue Code	Catalogue Value
		604	Cocoa Exports
		605	Timber Export
		606	Other Export Items
		607	Hire Purchase Company
		608	Insurance Company
		609	Building bodies and Corporations
70	TRANSPORT,STORAGE AND COMMUNICATION	701	Railway transport
		702	Road transport
		703	Ocean and Other Water transport
		704	Air transport
		705	Storage and warehousing
		706	Communications
80	SERVICES	801	Printing, Publishing and Allied Products
		802	Business Services
		803	Recreation Services
		804	Personal Services
		805	Salary Credit
		806	Other Services including Government Services

Appendix IX

Payment History Profile

Catalogue Code	Catalogue Value
0	1 to 30 days (Current Account)
1	31 to 60 days past due
2	61 to 90 days past due
3	91 to 120 days past due
4	121 to 180 days past due
5	180+ days past due

Appendix X

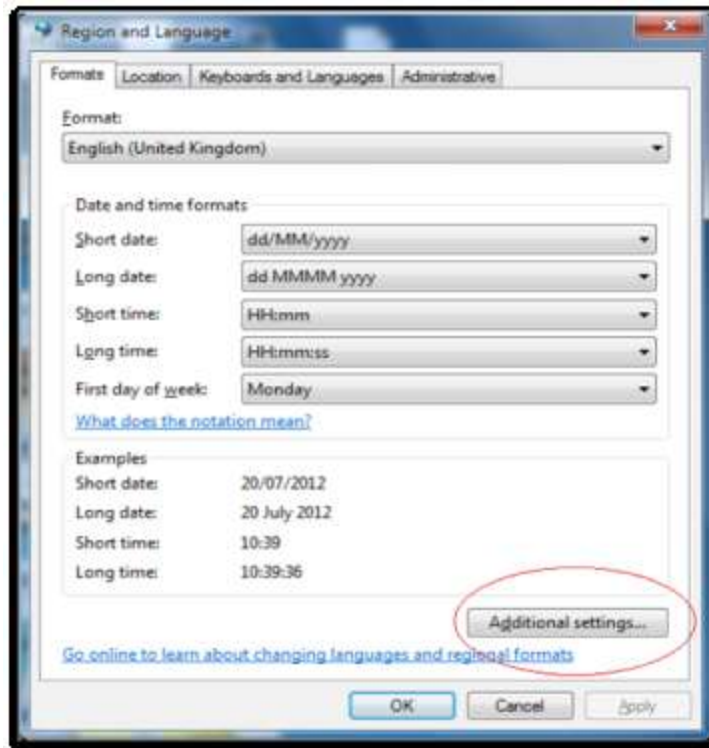
Repayment Frequency

10	Weekly
11	Bi-Monthly
12	Monthly
13	Quarterly
14	Tri-Annually
15	Semi-Annually
16	Annual
17	Variable
18	Bullet (One payment)
19	Demand (Revolving)
20	Unspecified
21	Balloon (especially on interest –only mortgages)

Appendix XI

Creating Pipe Delimited CSV file using Microsoft Excel

1. Click "Start," then select "Settings," then "Control Panel." Click on "Regional and Language Options."



- Click on the button labelled "Additional Settings" and highlight the data in the field labelled "List Separator." Type the pipe delimiter "|" in the field replacing the previous list separator.

Customize Format

Numbers Currency Time Date

Example
Positive: 123,456,789.00 Negative: -123,456,789.00

Decimal symbol: .
No. of digits after decimal: 2
Digit grouping symbol: ,
Digit grouping: 123,456,789
Negative sign symbol: -
Negative number format: -1.1
Display leading zeros: 0.7
List separator: ,
Measurement system: Metric
Standard digits: 0123456789
Use native digits: Never

Click Reset to restore the system default settings for numbers, currency, time, and date.

Reset OK Cancel Apply

Customize Format

Numbers Currency Time Date

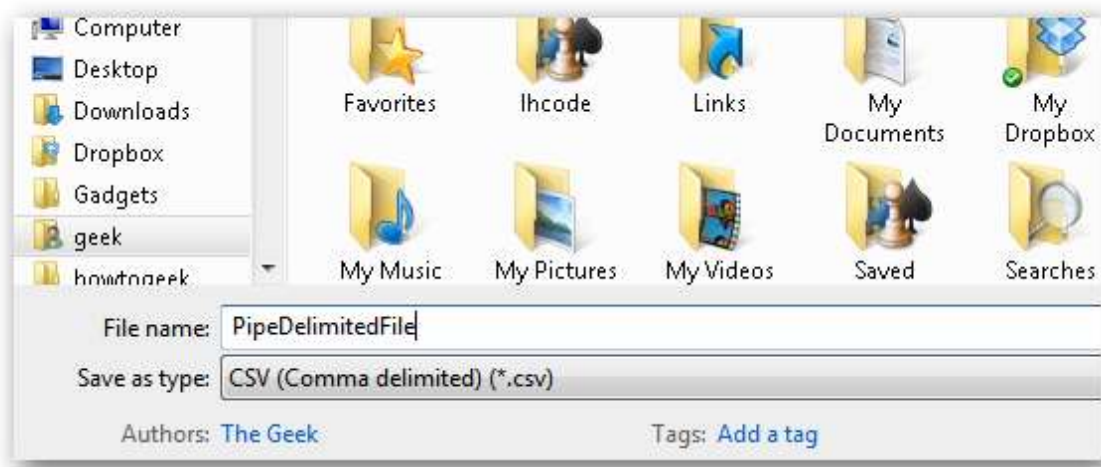
Example
Positive: 123,456,789.00 Negative: -123,456,789.00|

Decimal symbol: .
No. of digits after decimal: 2
Digit grouping symbol: ,
Digit grouping: 123,456,789
Negative sign symbol: -
Negative number format: -1.1
Display leading zeros: 0.7
List separator: |
Measurement system: Metric
Standard digits: 0123456789
Use native digits: Never

Click Reset to restore the system default settings for numbers, currency, time, and date.

Reset OK Cancel Apply

3. Click "OK" on the window titled "Customize Regional Options." Click "OK" on the window titled "Regional and Language Options."
4. To save as CSV, Click on "File" on the Excel menu bar then select the option "Save As."



5. Input the name for the file according to the naming convention in the text field labelled "File name" and select the value "CSV (Comma delimited)(*.csv)."
6. Click on the button labelled "Save" to save the file to your computer as a CSV file with pipe delimiter format

Appendix XII

Address, postal code and telephone number format guidelines

1. Address records should not be defaulted by the Data Provider to the Data Provider's address when mail is returned or a customer has absconded as this causes inaccurate matching. Address fields should be set to blank in these instances
2. If the address supplied is a street address then:-
 - Street name and number must be in line 1(Field 27, Address Line 1)
 - Suburb (area/district) in line 2(Field 28, Address Line 2). Leave blank if Suburb/Area Not Available
 - City in line 3 (Field 29, Address Line 3, leave blank if City Not Available)

- Region line 4 (Field 30, Address Line 4, leave blank if Region Not Available)
- Postal code in postcode field (Field 31, Address Postal Code, leave blank if Postal Code Not Available)
- Example:

Plot 6 Lagos Avenue (Address Line 1)
East Legon (Address Line 2)
Accra (Address Line 3)
<leave blank> (Address Line 4)
<leave blank> (Address Postal Code)

3. If the address supplied is a building/landmark address then:-

- Building name and number must be in line 1(Field 27, Address Line 1)
- Street name and number in line 2(Field 28, Address Line 2, leave blank if Street name and number Not Available)
- Suburb in line 3(Field 29, Address Line 3, leave blank if Suburb/Area Not Available)
- City in line 4(Field 30, Address Line 4, leave blank if City Not Available)
- Postal code in postcode field (Field 31, Address Postal Code, leave blank if Postal Code Not Available)
- Example:

Bureau Office Park (Address Line 1)
25 Kumawu Street (Address Line 2)
East Legon (Address Line 3)
Accra (Address Line 4)

4. if the address supplied is a postal address then:-

- Split across Address line 1 to line 4

Appendix XII

International Currency Codes (ISO 4217)

COUNTRY	Currency	Alphabetic Code
AFGHANISTAN	Afghani	AFN
ÅLAND ISLANDS	Euro	EUR

ALBANIA	Lek	ALL
ALGERIA	Algerian Dinar	DZD
AMERICAN SAMOA	US Dollar	USD
ANDORRA	Euro	EUR
ANGOLA	Kwanza	AOA
ANGUILLA	East Caribbean Dollar	XCD
ANTIGUA AND BARBUDA	East Caribbean Dollar	XCD
ARGENTINA	Argentine Peso	ARS
ARMENIA	Armenian Dram	AMD
ARUBA	Aruban Florin	AWG
AUSTRALIA	Australian Dollar	AUD
AUSTRIA	Euro	EUR
AZERBAIJAN	Azerbaijani Manat	AZN
BAHAMAS	Bahamian Dollar	BSD
BAHRAIN	Bahraini Dinar	BHD
BANGLADESH	Taka	BDT
BARBADOS	Barbados Dollar	BBD
BELARUS	Belarussian Ruble	BYR
BELGIUM	Euro	EUR
BELIZE	Belize Dollar	BZD
BENIN	CFA Franc BCEAO	XOF
BERMUDA	Bermudian Dollar	BMD
BHUTAN	Ngultrum	BTN
BHUTAN	Indian Rupee	INR

BOLIVIA, PLURINATIONAL STATE OF	Boliviano	BOB
BOLIVIA, PLURINATIONAL STATE OF	Mvdol	BOV
BONAIRE, SINT EUSTATIUS AND SABA	US Dollar	USD
BOSNIA AND HERZEGOVINA	Convertible Mark	BAM
BOTSWANA	Pula	BWP
BOUVET ISLAND	Norwegian Krone	NOK
BRAZIL	Brazilian Real	BRL
BRITISH INDIAN OCEAN TERRITORY	US Dollar	USD
BRUNEI DARUSSALAM	Brunei Dollar	BND
BULGARIA	Bulgarian Lev	BGN
BURKINA FASO	CFA Franc BCEAO	XOF
BURUNDI	Burundi Franc	BIF
CAMBODIA	Riel	KHR
CAMEROON	CFA Franc BEAC	XAF
CANADA	Canadian Dollar	CAD
CAPE VERDE	Cape Verde Escudo	CVE
CAYMAN ISLANDS	Cayman Islands Dollar	KYD
CENTRAL AFRICAN REPUBLIC	CFA Franc BEAC	XAF
CHAD	CFA Franc BEAC	XAF
CHILE	Unidades de fomento	CLF
CHILE	Chilean Peso	CLP
CHINA	Yuan Renminbi	CNY
CHRISTMAS ISLAND	Australian Dollar	AUD
COCOS (KEELING) ISLANDS	Australian Dollar	AUD

COLOMBIA	Colombian Peso	COP
COLOMBIA	Unidad de Valor Real	COU
COMOROS	Comoro Franc	KMF
CONGO	CFA Franc BEAC	XAF
CONGO, THE DEMOCRATIC REPUBLIC OF	Congolese Franc	CDF
COOK ISLANDS	New Zealand Dollar	NZD
COSTA RICA	Costa Rican Colon	CRC
CÔTE D'IVOIRE	CFA Franc BCEAO	XOF
CROATIA	Croatian Kuna	HRK
CUBA	Peso Convertible	CUC
CUBA	Cuban Peso	CUP
CURAÇAO	Netherlands Antillean Guilder	ANG
CYPRUS	Euro	EUR
CZECH REPUBLIC	Czech Koruna	CZK
DENMARK	Danish Krone	DKK
DJIBOUTI	Djibouti Franc	DJF
DOMINICA	East Caribbean Dollar	XCD
DOMINICAN REPUBLIC	Dominican Peso	DOP
ECUADOR	US Dollar	USD
EGYPT	Egyptian Pound	EGP
EL SALVADOR	El Salvador Colon	SVC
EL SALVADOR	US Dollar	USD
EQUATORIAL GUINEA	CFA Franc BEAC	XAF
ERITREA	Nakfa	ERN

ESTONIA	Euro	EUR
ETHIOPIA	Ethiopian Birr	ETB
EUROPEAN UNION	Euro	EUR
FALKLAND ISLANDS (MALVINAS)	Falkland Islands Pound	FKP
FAROE ISLANDS	Danish Krone	DKK
FIJI	Fiji Dollar	FJD
FINLAND	Euro	EUR
FRANCE	Euro	EUR
FRENCH GUIANA	Euro	EUR
FRENCH POLYNESIA	CFP Franc	XPF
FRENCH SOUTHERN TERRITORIES	Euro	EUR
GABON	CFA Franc BEAC	XAF
GAMBIA	Dalasi	GMD
GEORGIA	Lari	GEL
GERMANY	Euro	EUR
GHANA	Ghana Cedi	GHS
GIBRALTAR	Gibraltar Pound	GIP
GREECE	Euro	EUR
GREENLAND	Danish Krone	DKK
GRENADA	East Caribbean Dollar	XCD
GUADELOUPE	Euro	EUR
GUAM	US Dollar	USD
GUATEMALA	Quetzal	GTQ
GUERNSEY	Pound Sterling	GBP

GUINEA	Guinea Franc	GNF
GUINEA-BISSAU	CFA Franc BCEAO	XOF
GUYANA	Guyana Dollar	GYD
HAITI	Gourde	HTG
HAITI	US Dollar	USD
HEARD ISLAND AND McDONALD ISLANDS	Australian Dollar	AUD
HOLY SEE (VATICAN CITY STATE)	Euro	EUR
HONDURAS	Lempira	HNL
HONG KONG	Hong Kong Dollar	HKD
HUNGARY	Forint	HUF
ICELAND	Iceland Krona	ISK
INDIA	Indian Rupee	INR
INDONESIA	Rupiah	IDR
INTERNATIONAL MONETARY FUND (IMF)	SDR (Special Drawing Right)	XDR
IRAN, ISLAMIC REPUBLIC OF	Iranian Rial	IRR
IRAQ	Iraqi Dinar	IQD
IRELAND	Euro	EUR
ISLE OF MAN	Pound Sterling	GBP
ISRAEL	New Israeli Sheqel	ILS
ITALY	Euro	EUR
JAMAICA	Jamaican Dollar	JMD
JAPAN	Yen	JPY
JERSEY	Pound Sterling	GBP

JORDAN	Jordanian Dinar	JOD
KAZAKHSTAN	Tenge	KZT
KENYA	Kenyan Shilling	KES
KIRIBATI	Australian Dollar	AUD
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	North Korean Won	KPW
KOREA, REPUBLIC OF	Won	KRW
KUWAIT	Kuwaiti Dinar	KWD
KYRGYZSTAN	Som	KGS
LAO PEOPLE'S DEMOCRATIC REPUBLIC	Kip	LAK
LATVIA	Latvian Lats	LVL
LEBANON	Lebanese Pound	LBP
LESOTHO	Loti	LSL
LESOTHO	Rand	ZAR
LIBERIA	Liberian Dollar	LRD
LIBYA	Libyan Dinar	LYD
LIECHTENSTEIN	Swiss Franc	CHF
LITHUANIA	Lithuanian Litas	LTL
LUXEMBOURG	Euro	EUR
MACAO	Pataca	MOP
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Denar	MKD
MADAGASCAR	Malagasy Ariary	MGA
MALAWI	Kwacha	MWK
MALAYSIA	Malaysian Ringgit	MYR

MALDIVES	Rufiyaa	MVR
MALI	CFA Franc BCEAO	XOF
MALTA	Euro	EUR
MARSHALL ISLANDS	US Dollar	USD
MARTINIQUE	Euro	EUR
MAURITANIA	Ouguiya	MRO
MAURITIUS	Mauritius Rupee	MUR
MAYOTTE	Euro	EUR
MEMBER COUNTRIES OF THE AFRICAN DEVELOPMENT BANK GROUP	ADB Unit of Account	XUA
MEXICO	Mexican Peso	MXN
MEXICO	Mexican Unidad de Inversion (UDI)	MXV
MICRONESIA, FEDERATED STATES OF	US Dollar	USD
MOLDOVA, REPUBLIC OF	Moldovan Leu	MDL
MONACO	Euro	EUR
MONGOLIA	Tugrik	MNT
MONTENEGRO	Euro	EUR
MONTSERRAT	East Caribbean Dollar	XCD
MOROCCO	Moroccan Dirham	MAD
MOZAMBIQUE	Mozambique Metical	MZN
MYANMAR	Kyat	MMK
NAMIBIA	Namibia Dollar	NAD
NAMIBIA	Rand	ZAR
NAURU	Australian Dollar	AUD

NEPAL	Nepalese Rupee	NPR
NETHERLANDS	Euro	EUR
NEW CALEDONIA	CFP Franc	XPF
NEW ZEALAND	New Zealand Dollar	NZD
NICARAGUA	Cordoba Oro	NIO
NIGER	CFA Franc BCEAO	XOF
NIGERIA	Naira	NGN
NIUE	New Zealand Dollar	NZD
NORFOLK ISLAND	Australian Dollar	AUD
NORTHERN MARIANA ISLANDS	US Dollar	USD
NORWAY	Norwegian Krone	NOK
OMAN	Rial Omani	OMR
PAKISTAN	Pakistan Rupee	PKR
PALAU	US Dollar	USD
PALESTINIAN TERRITORY, OCCUPIED	No universal currency	
PANAMA	Balboa	PAB
PANAMA	US Dollar	USD
PAPUA NEW GUINEA	Kina	PGK
PARAGUAY	Guarani	PYG
PERU	Nuevo Sol	PEN
PHILIPPINES	Philippine Peso	PHP
PITCAIRN	New Zealand Dollar	NZD
POLAND	Zloty	PLN
PORTUGAL	Euro	EUR

PUERTO RICO	US Dollar	USD
QATAR	Qatari Rial	QAR
RÉUNION	Euro	EUR
ROMANIA	New Romanian Leu	RON
RUSSIAN FEDERATION	Russian Ruble	RUB
RWANDA	Rwanda Franc	RWF
SAINT BARTHÉLEMY	Euro	EUR
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	Saint Helena Pound	SHP
SAINT KITTS AND NEVIS	East Caribbean Dollar	XCD
SAINT LUCIA	East Caribbean Dollar	XCD
SAINT MARTIN (FRENCH PART)	Euro	EUR
SAINT PIERRE AND MIQUELON	Euro	EUR
SAINT VINCENT AND THE GRENADINES	East Caribbean Dollar	XCD
SAMOA	Tala	WST
SAN MARINO	Euro	EUR
SAO TOME AND PRINCIPE	Dobra	STD
SAUDI ARABIA	Saudi Riyal	SAR
SENEGAL	CFA Franc BCEAO	XOF
SERBIA	Serbian Dinar	RSD
SEYCHELLES	Seychelles Rupee	SCR
SIERRA LEONE	Leone	SLL
SINGAPORE	Singapore Dollar	SGD
SINT MAARTEN (DUTCH PART)	Netherlands Antillean Guilder	ANG

SISTEMA UNITARIO DE COMPENSACION REGIONAL DE PAGOS "SUCRE"	Sucre	XSU
SLOVAKIA	Euro	EUR
SLOVENIA	Euro	EUR
SOLOMON ISLANDS	Solomon Islands Dollar	SBD
SOMALIA	Somali Shilling	SOS
SOUTH AFRICA	Rand	ZAR
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	No universal currency	
SOUTH SUDAN	South Sudanese Pound	SSP
SPAIN	Euro	EUR
SRI LANKA	Sri Lanka Rupee	LKR
SUDAN	Sudanese Pound	SDG
SURINAME	Surinam Dollar	SRD
SVALBARD AND JAN MAYEN	Norwegian Krone	NOK
SWAZILAND	Lilangeni	SZL
SWEDEN	Swedish Krona	SEK
SWITZERLAND	WIR Euro	CHE
SWITZERLAND	Swiss Franc	CHF
SWITZERLAND	WIR Franc	CHW
SYRIAN ARAB REPUBLIC	Syrian Pound	SYP
TAIWAN, PROVINCE OF CHINA	New Taiwan Dollar	TWD
TAJIKISTAN	Somoni	TJS
TANZANIA, UNITED REPUBLIC OF	Tanzanian Shilling	TZS
THAILAND	Baht	THB

TIMOR-LESTE	US Dollar	USD
TOGO	CFA Franc BCEAO	XOF
TOKELAU	New Zealand Dollar	NZD
TONGA	Pa'anga	TOP
TRINIDAD AND TOBAGO	Trinidad and Tobago Dollar	TTD
TUNISIA	Tunisian Dinar	TND
TURKEY	Turkish Lira	TRY
TURKMENISTAN	Turkmenistan New Manat	TMT
TURKS AND CAICOS ISLANDS	US Dollar	USD
TUVALU	Australian Dollar	AUD
UGANDA	Uganda Shilling	UGX
UKRAINE	Hryvnia	UAH
UNITED ARAB EMIRATES	UAE Dirham	AED
UNITED KINGDOM	Pound Sterling	GBP
UNITED STATES	US Dollar	USD
UNITED STATES	US Dollar (Next day)	USN
UNITED STATES	US Dollar (Same day)	USS
UNITED STATES MINOR OUTLYING ISLANDS	US Dollar	USD
URUGUAY	Uruguay Peso en Unidades Indexadas (URUIURUI)	UYI
URUGUAY	Peso Uruguayo	UYU
UZBEKISTAN	Uzbekistan Sum	UZS
VANUATU	Vatu	VUV
Vatican City State (HOLY SEE)	Euro	EUR

VENEZUELA, BOLIVARIAN REPUBLIC OF	Bolivar Fuerte	VEF
VIET NAM	Dong	VND
VIRGIN ISLANDS (BRITISH)	US Dollar	USD
VIRGIN ISLANDS (US)	US Dollar	USD
WALLIS AND FUTUNA	CFP Franc	XPF
WESTERN SAHARA	Moroccan Dirham	MAD
YEMEN	Yemeni Rial	YER
ZAMBIA	Zambian Kwacha	ZMK
ZIMBABWE	Zimbabwe Dollar	ZWL
ZZ01_Bond Markets Unit European_EURCO	Bond Markets Unit European Composite Unit (EURCO)	XBA
ZZ02_Bond Markets Unit European_EMU-6	Bond Markets Unit European Monetary Unit (E.M.U.-6)	XBB
ZZ03_Bond Markets Unit European_EUA-9	Bond Markets Unit European Unit of Account 9 (E.U.A.-9)	XBC
ZZ04_Bond Markets Unit European_EUA-17	Bond Markets Unit European Unit of Account 17 (E.U.A.-17)	XBD
ZZ05_UIC-Franc	UIC-Franc	XFU
ZZ06_Testing_Code	Codes specifically reserved for testing purposes	XTS
ZZ07_No_Currency	The codes assigned for transactions where no currency is involved	XXX
ZZ08_Gold	Gold	XAU
ZZ09_Palladium	Palladium	XPB
ZZ10_Platinum	Platinum	XPT
ZZ11_Silver	Silver	XAG

